

## Health Care Reform Must Cut Costs

Since January, I have hosted more than 45 community meetings, including nearly a dozen health care town halls this summer. At meetings in Pine Beach, Manahawkin, Berkeley, and throughout Toms River, I have had the opportunity to hear from local residents, answer questions, and share my own concerns and ideas surrounding the health care proposals being discussed in Washington. I want to make sure that we continue our discussion throughout this process.

Let me be clear: we need health care reform in this country. Sadly, the current bill under consideration by the House of Representatives fails to do enough to curb costs and keep health care affordable in the long term.

More than thirty years ago, my father had his first heart attack. At the time, he owned a local dry cleaning business and could not afford health care for himself and our family. Without health insurance, the medical bills were unimaginable for my middle-class family, and he was forced to leave the hospital and get back to work before he was ready. After three more heart attacks and expensive hospital stays, my father lost his business and died at the age of 47.

Three decades after my family struggled through an illness that closed our family business and ultimately struck my father down in his prime, American families are still being priced out of the system. The average annual premium for single and family coverage has nearly doubled in the past eight years, and the number of small employers offering health insurance has declined. But the current House bill does not ensure that thirty years from now, our children and grandchildren will be spared the same problem.

Congress should not pass a reform plan that will increase our deficit, place an unfair financial burden on taxpayers and businesses, or leave our families and businesses to face continued escalating health care costs.

I want a health care bill that improves our economy and America's global competitiveness. This year, America will spend \$2.3 trillion on health care – or roughly \$7,500 for every American. That figure is expected to nearly double to \$4.3 trillion by 2017. Our country cannot afford this cost curve.

Any action Congress takes to pass health care reform must make it easier for families and small business owners to afford health insurance, and keep those costs down for a lifetime of coverage. The Congressional Budget Office (CBO) announced earlier this summer that the current House bill would speed the growth of health care spending, with a cost of \$239 billion over 10 years.

I also do not want the current bill to negatively impact New Jersey's 842,000 small businesses. These entrepreneurs embody the American spirit, creating job opportunities, and contributing

to our local economy. A mandate included in the current House legislation would not provide subsidies to the majority of New Jersey's small businesses who would be required to offer health insurance. Too many businesses in our community will face detrimental costs.

With the summer behind us, Congress needs to get back to work and pursue many of the ideas I discussed with Ocean County residents during the last few months. When it comes to keeping costs down for small businesses, we can do better. I am a sponsor of a bill called the SHOP Act, which would let small businesses join together and purchase health insurance across state lines. A similar measure should be considered for the House bill.

Furthermore, we need to put other reforms on the table that will improve the quality of care while also lowering costs. We must squeeze the waste and fraud out of our health care system in order to preserve Medicare and keep our promise to all seniors. We can also change the philosophy around delivery of care by awarding quality and not quantity. When I talk to doctors and hospitals, I often hear that any reform needs to stop the practice of defensive medicine, or the use of too many unnecessary and cost prohibitive tests to avoid costly litigation. Congress should explore the idea of establishing a "medical home" model to ensure that a network of doctors have the capability to coordinate care. Finally, taxpayer dollars should not reimburse hospitals for patient readmissions and should penalize hospitals where patients acquire dangerous infections.

Congress should find permanent solutions to our health care crisis, but we need to consider all these areas of reform and produce a sustainable long-term plan. I urge you to continue engaging in this debate, and pushing your ideas forward. I know I will continue my efforts to work with Republicans and Democrats to find reforms that will benefit hard working American families, seniors, taxpayers, and small businesses.

*Written by Congressman John Adler, a member of the House Financial Services Committee and the House Veterans' Affairs Committee, who represents parts of Burlington, Camden, and Ocean Counties*